



Online Service E-Sign Disclosure and Consent

Please review this document carefully. We encourage you to print a copy for your records.

This Online Service E-Sign Disclosure and Consent (“Disclosure”) confirms your consent to conduct transactions electronically and to electronically receive documents for products and services offered through our online application. This Disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures, statements, and select notices, as well as the consequences of withdrawing your consent.

Upon your consent you will be able to apply to open accounts online; however, if you do not consent, you will not be able to apply to open accounts online.

Please understand, prior to consenting, the following:

- When you use a product or service to which this Disclosure applies, you agree that we may provide you with any communication in electronic format including but not limited to all legal and regulatory disclosures and communications associated with the product or service, notices or disclosures about a change in terms of your account(s), and/or privacy policies and notices. We may not send you any paper communication.
- In order to receive eStatements, the Online Banking service must be established for your accounts.
- By consenting to conduct transactions and receive communication electronically, you agree to provide electronic contact information such as a valid email address. It is your responsibility to provide us with a true, accurate and complete email address, contact information, and other information related to this Disclosure and your account(s), and to maintain and properly update any changes in this information.

All communications and disclosures that we provide to you in electronic format will be provided either (1) via email, or (2) by access to a website that we will designate in an email notice we send to you at the time the information is available.

To access, view and retain electronic communications your systems will need the following hardware/software specifications:

- ✓ A working email address
- ✓ Sufficient electronic storage capacity on your hard drive/other data storage unit
- ✓ A personal computer or mobile device with sufficient processing capacity, operating system and telecommunications connections to the internet capable of receiving and accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted email or by access to our website using a browser that supports at least 256-bit encryption.
- ✓ Software (Adobe Sign) that enables you to view and print files in Portable Document Format (.pdf)

You have the right to withdraw your consent to receive communications and disclosures in electronic format by logging into Online Banking and changing your eStatements settings or by calling us or by writing to us. We may treat your use of an invalid email address or the malfunction of a previously valid email address as a withdrawal of your consent. Your withdrawal of your consent will be effective only after we have a reasonable period of time to process your withdrawal.

We reserve the right to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. We will provide you with notice of any such termination or change as required by law.

You may obtain a paper copy of any communications from us by printing it yourself or by requesting that we mail you a copy. You may request a paper copy by emailing us at servicecenter@tcbsb.com or calling our Service Center at 281-446-7000. Please allow a reasonable period of time to process your request.